

Information to identify the case:

Debtor 1	<u>Thomas Glaister Jr.</u>	Social Security number or ITIN	xxx-xx-6757
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ronnette Glaister</u>	Social Security number or ITIN	xxx-xx-8987
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-10948-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Glaister Jr.

Ronnette Glaister

2/7/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Glaister, Jr.
Ronnelle Glaister
Debtors

Case No. 17-10948-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas Glaister, Jr., Ronnette Glaister, 2317 Mercer West Middlesex Road, West Middlesex, PA 16159-3211
cr	Wilmington Trust, National Association, not in its, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14707176	Express Cash Advance, 50 S Irvine Ave, Brookfield, OH 44403
14690390	+ Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239
14707179	+ Mercer County Communit, 428 N Sharpsville Ave, Sharon, PA 16146-2120
14690391	+ Mercer County Community FCU, 559 N. Hermitage Road, Hermitage, PA 16148-3227
14729538	+ Northwest Bank, PO Box 337, Warren PA 16365-0337
14707181	+ Northwest Consumer Discount, 3879 E State St, Hermitage, PA 16148-3452
14690392	+ Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14792700	Wilmington Trust, National Association., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Feb 08 2023 00:00:00	Wilmington Trust, National Association, not in its, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
14690384	Email/Text: collectors@arresourcesinc.com	Feb 08 2023 00:00:00	Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
14707170	+ Email/Text: cashamerica@nuvox.net	Feb 08 2023 00:00:00	Cashland, 906 S Irvine Ave, Masury, OH 44438-1263
14690385	+ Email/Text: bankruptcy@jdbyrider.com		

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		Feb 08 2023 00:01:00	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14690386	+ EDI: CONVERGENT.COM		
		Feb 08 2023 04:54:00	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14690387	+ EDI: CCS.COM		
		Feb 08 2023 04:54:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14690388	+ EDI: CCS.COM		
		Feb 08 2023 04:54:00	Credit Control Service, Po Box 607, Norwood, MA 02062-0607
14690389	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Feb 08 2023 00:00:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14707177	+ Email/Text: bnc@advanceamerica.net		
		Feb 08 2023 00:00:00	First American Loans, 854 S Irvine Ave, Masury, OH 44438-1259
14707180	^ MEBN		
		Feb 07 2023 23:54:30	Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215-2239
14707182	+ Email/Text: bankruptcy@firstenergycorp.com		
		Feb 08 2023 00:00:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
14769804	+ Email/Text: bankruptcy@firstenergycorp.com		
		Feb 08 2023 00:00:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14779194	^ MEBN		
		Feb 07 2023 23:54:28	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14783386	^ MEBN		
		Feb 07 2023 23:54:21	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745947	EDI: AIS.COM		
		Feb 08 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14690393	+ EDI: VERIZONCOMB.COM		
		Feb 08 2023 04:54:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14690394	EDI: WFFC.COM		
		Feb 08 2023 04:54:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
14707185	EDI: WFFC.COM		
		Feb 08 2023 04:54:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
14722264	+ EDI: WFFC2		
		Feb 08 2023 04:54:00	Wells Fargo USA Holdings Inc., as Trustee, c/o Wells Fargo Bank, N.A., as Servicer, Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wells Fargo USA Holdings Inc.
cr		Wilmington Trust, National Association
cr		Wilmington Trust, National Association, not in its
14707169	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court., Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422
14707171	*+	Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
14707172	*+	Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4927
14707173	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607
14707174	*+	Credit Control Service, Po Box 607, Norwood, MA 02062-0607
14707175	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14707178	*+	Fnb Cons Disc Co, 41a Hadley Rd, Greenville, PA 16125-1239
14707183	*+	Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14707184	*+	Verizon, Po Box 650584, Dallas, TX 75265-0584
14728820	##+	Regency Finance Company, 41-A Hadley Road, P.O. Box 152, Greenville, PA 16125-0152

TOTAL: 3 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bnicholas@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jerome B. Blank	on behalf of Creditor Wells Fargo USA Holdings Inc. jblank@pincuslaw.com
Kaitlin Shire	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Kevin M BATTERY	on behalf of Creditor Wilmington Trust National Association, not in its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 kbattery@rascrane.com
Michael J Shavel	on behalf of Creditor Wilmington Trust National Association, not in its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Thomas Glaister Jr. ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Ronnette Glaister ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Wilmington Trust National Association amps@manleydeas.com

TOTAL: 11